

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 17-10239-MBK  
Chapter: 13  
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Ian Spence  
1 Redfield Village, Apt 1 A  
Metuchen, NJ 08840

Social Security No.:  
xxx-xx-1727

Employer's Tax I.D. No.:

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**NOTICE OF HEARING ON APPLICATION FOR COMPENSATION**

NOTICE IS HEREBY GIVEN that there will be a hearing held before the honorable Michael B. Kaplan on:

Date: 2/26/19  
Time: 02:00 PM  
Location: Courtroom 8, Clarkson S. Fisher, U.S. Courthouse, 402 E. State St., Trenton, NJ 08608-1507

for the purpose of acting on applications for compensation. Attendance by creditors is welcome, but not required.

The following applications for compensation have been filed:

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APPLICANT(S)  
Sarah J. Crouch, Esq.  
Attorney for Debtor

COMMISSION OR FEES  
\$1,100.00

EXPENSES  
\$0.00

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Creditors may be heard before the applications are determined.

An appearance is not required on an application for compensation unless an objection is filed. Any objection must be filed with the court and served on interested parties not later than 7 days before the scheduled hearing.

Dated: January 30, 2019  
JAN:

Jeanne Naughton  
Clerk

**Certificate of Notice Page 2 of 3**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Ian Spence  
 Debtor

Case No. 17-10239-MBK  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 137

Page 1 of 2  
 Total Noticed: 26

Date Rcvd: Jan 30, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 01, 2019.

db +Ian Spence, 1 Redfield Village, Apt 1 A, Metuchen, NJ 08840-3001  
 sp +John Strong, 303 George Street, New Brunswick, NJ 08901-2020  
 516716140 American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001,  
 Malvern PA 19355-0701  
 516581029 +Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540  
 516581032 +Barclays Bank Delaware, Attn Bankruptcy, P.O. Box 8801, Wilmington, DE 19899-8801  
 516581034 +Citibank, PO Box 653095, Dallas, TX 75265-3095  
 516581036 +Devry Inc, Merchants Credit Guide, 223 W Jackson Blvd, Chicago, IL 60606-6908  
 516581038 +Macys/Visa Dept Store National Bank, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053  
 516801973 +Middlesex Emergency Physicians PA, PO Box 1123, Minneapolis, MN 55440-1123  
 516581042 ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
 (address filed with court: Toyota Financial Services, Toyota Motor Credit, Po Box 8026,  
 Cedar Rapids, IA 52408)  
 516624506 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usan.j.njbankr@usdoj.gov Jan 30 2019 23:33:29 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jan 30 2019 23:33:27 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 516581030 +E-mail/Text: ACF-EBN@acf-inc.com Jan 30 2019 23:32:29 Atlantic Credit & Finance,  
 PO Box 12966, Roanoke, VA 24030-2966  
 516581031 +E-mail/Text: ACF-EBN@acf-inc.com Jan 30 2019 23:32:29 Atlantic Credit & Finance,  
 3353 Orange Avenue, Roanoke, VA 24012-6335  
 516581033 E-mail/Text: bankruptcy@cavps.com Jan 30 2019 23:33:56 Cavalry Portfolio Services,  
 PO Box 27288, Tempe, AZ 85285  
 516648876 +E-mail/Text: bankruptcy@cavps.com Jan 30 2019 23:33:56 Cavalry SPV I, LLC,  
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321  
 516581035 +E-mail/Text: electronicbkydocs@nelnet.net Jan 30 2019 23:33:33 Dept Of Ed/582/nelnet,  
 Attn: Claims/Bankruptcy, Po Box 82505, Lincoln, NE 68501-2505  
 516581037 +E-mail/PDF: gecsed@recoverycorp.com Jan 30 2019 23:42:56 GE Capital Retail Bank,  
 PO Box 103104, Roswell, GA 30076-9104  
 516759283 +E-mail/Text: bankruptcydpt@mcmcg.com Jan 30 2019 23:33:26 MIDLAND FUNDING LLC,  
 PO Box 2011, Warren, MI 48090-2011  
 516581039 +E-mail/Text: bankruptcydpt@mcmcg.com Jan 30 2019 23:33:26 Midland Funding,  
 2365 Northside Drive, San Diego, CA 92108-2709  
 516581040 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jan 30 2019 23:42:36  
 Portfolio Recovery, PO Box 41067, Norfolk, VA 23541  
 516831841 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jan 30 2019 23:42:07  
 Portfolio Recovery Associates, LLC, c/o Sears, POB 41067, Norfolk VA 23541  
 516581041 +E-mail/PDF: gecsed@recoverycorp.com Jan 30 2019 23:41:56 Synch/Care Credit,  
 C/o Po Box 965036, Orlando, FL 32896-0001  
 516595821 +E-mail/Text: electronicbkydocs@nelnet.net Jan 30 2019 23:33:33  
 U.S. Department of Education C/O Nelnet, 121 S 13TH ST, SUITE 201, LINCOLN, NE 68508-1911  
 516581043 +E-mail/PDF: gecsed@recoverycorp.com Jan 30 2019 23:42:56 Vaughn Bassett/Synchrony Bank,  
 Po Box 965064, Orlando, FL 32896-5064

TOTAL: 15

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 01, 2019

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin  
Form ID: 137

Page 2 of 2  
Total Noticed: 26

Date Rcvd: Jan 30, 2019

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 29, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Nicholas Fitzgerald on behalf of Debtor Ian Spence nickfitz.law@gmail.com  
Rebecca Ann Solarz on behalf of Creditor Toyota Motor Credit Corporation  
rsolarz@kmlawgroup.com  
Sarah J. Crouch on behalf of Debtor Ian Spence nickfitz.law@gmail.com,  
nadiafinancial@gmail.com;fitzgeraldnj@stratusbk.com;sarah@fitzgeraldcrouchlaw.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6